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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/944,312	08/30/2001	M. Shahid Mujtaba	HP-10007869	2180

7590 09/08/2006

HEWLETT-PACKARD COMPANY  
Intellectual Property Administration  
P.O. Box 272400  
Fort Collins, CO 80527-2400

EXAMINER
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HAMILTON, LALITA M

ART UNIT	PAPER NUMBER
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3693

DATE MAILED: 09/08/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	Application No. 09/944,312	Applicant(s) MUJTABA ET AL.	
	Examiner Lalita M. Hamilton	Art Unit 3693	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on August 30, 2001.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1-23 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-23 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

## **DETAILED ACTION**

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-23 are rejected under 35 U.S.C. 102(e) as being anticipated by March (2002/0016763).

March discloses a method and corresponding system for transferring funds comprising transferring money from a sender to a receiver at a location different from the sender, selecting a sender agent from a plurality of independent sender agents listed in a database, selecting a receiver agent from a plurality of independent receiver agents listed in the database, authorizing the sender agent to transfer the money to the receiver agent, wherein the authorization is transmitted over a data network, sending information pertaining to the transfer of the money over the data network, transferring the money from the sender agent to the receiver agent through a financial network, wherein the receiver agent gives the money to the receiver upon receiving the money from the financial network and wherein the sender agent and the receiver agent are independent of the financial network (p.2, 14-20 and p.2, 36 to p.4, 47); using

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an intermediary to facilitate the transfer of money between the sender agent and the receiver agent (p.2, 14-20 and p.2, 36 to p.4, 47); the intermediary hosts a web site which lists the plurality of independent sender agents and the plurality of independent receiver agents (p.2, 14-20 and p.2, 36 to p.4, 47); the intermediary tracks the transfer of the money (p.2, 14-20 and p.2, 36 to p.4, 47); the intermediary serving as a financial clearing house with respect to the plurality of independent sender agents and receiver agents (p.2, 14-20 and p.2, 36 to p.4, 47); the intermediary guaranteeing financial transactions between the sender, the selected sender agent, and the selected receiver agent (p.2, 14-20 and p.2, 36 to p.4, 47); bidding for services rendered by the plurality of sender agents and receiver agents (p.2, 14-20 and p.2, 36 to p.4, 47); grouping a plurality of money transfers and sending the money in one financial transaction (p.2, 14-20 and p.2, 36 to p.4, 47); a plurality of sender agents, wherein each of the sender agents is an independent business entity, a plurality receiver agents, wherein each of the receiver agents is an independent business entity, a communications network coupling the plurality of sender agents with the plurality of receiver agents, wherein a sender gives money to one of the sender agents, the money is transferred by one of the sender agents to one of the receiver agents via a financial transaction, and the money is given to a receiver designated by the sender and conveyed over the communications network which is different than a medium used to effectuate the financial transaction (p.2, 14-20 and p.2, 36 to p.4, 47); an intermediary having a web site which lists the plurality of sender agents and the plurality of receiver agents (p.2, 14-20 and p.2, 36 to p.4, 47); the intermediary serves as a financial clearing house with respect to the

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plurality of independent sender agents and receiver agents (p.2, 14-20 and p.2, 36 to p.4, 47); the intermediary guarantees financial transactions between senders, the sender agents, and the receiver agents (p.2, 14-20 and p.2, 36 to p.4, 47); the intermediary auctions services offered by the plurality of sender agents and receiver agents (p.2, 14-20 and p.2, 36 to p.4, 47); a plurality of money remittances from a plurality of senders are grouped together and transferred in one single financial transaction which is then disbursed to a plurality of receivers (p.2, 14-20 and p.2, 36 to p.4, 47); the money is transferred across an international boundary (p.2, 14-20 and p.2, 36 to p.4, 47); the financial transaction comprises an automatic teller machine transfer (p.2, 14-20 and p.2, 36 to p.4, 47); transferring money from a sender to a receiver, selecting a particular sender agent from a plurality of independent sender agents, selecting a particular receiver agent from a plurality of independent receiver agents, authorizing a selected sender agent to transfer the money to a receiver agent, transferring the money from the selected sender agent to the selected receiver agent through a financial transaction medium, and sending information pertaining to the money transfer over a network (p.2, 14-20 and p.2, 36 to p.4, 47); disbursing the money at one of a bank automatic teller machine, a gas station, or a convenience store (p.2, 14-20 and p.2, 36 to p.4, 47); handling the financial transaction by a single banking institution having multiple branches in different geographical locations corresponding to the selected sender agent and selected receiver agent (p.2, 14-20 and p.2, 36 to p.4, 47); tracking the money transfer (p.2, 14-20 and p.2, 36 to p.4, 47); securing the transmission of information (p.2, 14-20 and p.2, 36 to p.4, 47); and providing a

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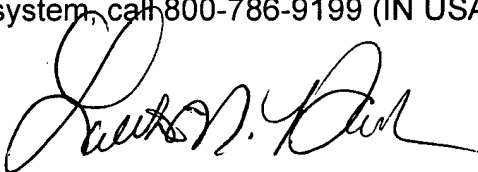
competitive bidding process for services offered by the plurality of agents (p.2, 14-20 and p.2, 36 to p.4, 47).

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Trammel James can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

A handwritten signature in black ink, appearing to read 'Lalita M. Hamilton', is written over the printed name.

Lalita M. Hamilton  
Primary Examiner, 3693